# C&F FINANCIAL CORPORATION

| | CPP Disbursement Date 01/30/2009 | RSSD (Holding Company) 2183493 | Number of Insured Depository Institutions 1 |
|---|---|---|---|
| **Selected balance and off-balance sheet items** | **2012** $ millions | **2013** $ millions | %chg from prev |
| **Assets** | | $347 | |
| Loans | | $141 | |
| Construction & development | | $19 | |
| Closed-end 1-4 family residential | | $43 | |
| Home equity | | $19 | |
| Credit card | | $1 | |
| Other consumer | | $1 | |
| Commercial & Industrial | | $11 | |
| Commercial real estate | | $45 | |
| | | | |
| Unused commitments | | $39 | |
| Securitization outstanding principal | | $0 | |
| Mortgage-backed securities (GSE and private issue) | | $34 | |
| Asset-backed securities | | $0 | |
| Other securities | | $27 | |
| Cash & balances due | | $6 | |
| | | | |
| Residential mortgage originations | | | |
| Closed-end mortgage originated for sale (quarter) | | $0 | |
| Open-end HELOC originated for sale (quarter) | | $0 | |
| Closed-end mortgage originations sold (quarter) | | $0 | |
| Open-end HELOC originations sold (quarter) | | $0 | |
| | | | |
| **Liabilities** | | $312 | |
| Deposits | | $309 | |
| Total other borrowings | | $0 | |
| FHLB advances | | $0 | |
| | | | |
| **Equity** | | | |
| Equity capital at quarter end | | $35 | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | | $0 | NA |
| | | | |
| **Performance Ratios** | | | |
| Tier 1 leverage ratio | | 6.2% | -- |
| Tier 1 risk based capital ratio | | 13.0% | -- |
| Total risk based capital ratio | | 13.0% | -- |
| Return on equity[1] | | 11.3% | -- |
| Return on assets[1] | | 0.7% | -- |
| Net interest margin[1] | | 4.0% | -- |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} | | 1.2% | -- |
| Loss provision to net charge-offs (qtr) | | -600.0% | -- |
| Net charge-offs to average loans and leases[1] | | 0.0% | -- |

[1] Quarterly, annualized.

| | Noncurrent Loans | | Gross Charge-Offs | | |
|---|---|---|---|---|---|
| **Asset Quality (% of Total Loan Type)** | **2012** | **2013** | **2012** | **2013** | |
| Construction & development | | 10.2% | | 0.0% | -- |
| Closed-end 1-4 family residential | | 2.1% | | 0.0% | -- |
| Home equity | | 0.6% | | 0.0% | -- |
| Credit card | | 0.2% | | 0.5% | -- |
| Other consumer | | 0.3% | | 0.0% | -- |
| Commercial & Industrial | | 0.2% | | 0.0% | -- |
| Commercial real estate | | 0.0% | | 0.0% | -- |
| Total loans | | 2.1% | | 0.0% | -- |